



**Annual overview of  
Metro Housing|Boston's  
RESIDENTIAL ASSISTANCE FOR  
FAMILIES IN TRANSITION program**

**NOVEMBER 2023**



METRO HOUSING|BOSTON  
**RAFT IN REVIEW**  
FISCAL YEAR 2023



**Metro Housing**<sup>TM</sup>  
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People First. Housing Always.



**Metro Housing**  
B O S T O N

NOVEMBER 2023

## RAFT IN REVIEW

### RESIDENTIAL ASSISTANCE FOR FAMILIES IN TRANSITION (RAFT)

is a Massachusetts homelessness prevention program for families with very low incomes experiencing a housing crisis. Traditionally, eligible families applied for up to \$4,000 (currently \$7,000) in emergency assistance to help retain existing housing, obtain new housing, or otherwise avoid becoming homeless. RAFT is funded through the Massachusetts Executive Office of Housing and Livable Communities (EOHLC) and is distributed by 11 regional administering agencies throughout the state. Metro Housing|Boston administers RAFT in Boston and 28 surrounding communities.

Very low income is defined by the U.S. Department of Housing and Urban Development as income of less than 50 percent of the area median income (AMI), and extremely low income is income of less than 30 percent of AMI. Metropolitan Boston FY23 very low income (50% of AMI) for a family of three was \$66,800 and extremely low income (30% of AMI) was \$40,080.



3. ECONOMIC SECURITY



2. HOUSING STABILITY



1. HOMELESSNESS PREVENTION

**METRO HOUSING|BOSTON**

Helps families and individuals address their housing needs across the continuum toward economic security.

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## INTRODUCTION

Since 2013, Metro Housing|Boston has examined its Residential Assistance for Families in Transition (RAFT) program in a fiscal year report that highlights the program, looks at how it benefits households in Metro Housing’s service area, and discusses what we learned. Each year’s report examined funding trends, types of needs, communities served, and demographics in a year-to-year comparative format ... until March 2020 and the advent of the COVID-19 pandemic.

Fiscal years 2020, 2021, and 2022 were unprecedented in many ways. The time span saw lockdowns and massive unemployment, more than a million pandemic-related deaths nationwide, families regrouping to accommodate work-from-home and learn-from-home needs, and employers and employees financially stressed by both short- and long-term pandemic-related illness. The resulting employment uncertainty and unemployment pushed the need for housing assistance beyond all expectations. Additional state and federal funds poured into existing assistance program structures, and program administrators reinvented in real time how housing assistance was provided in Massachusetts.

<b>Fiscal Year</b>	<b>Total Households Served</b>	<b>Total Assistance</b>
FY13	919	\$2,366,959
FY19	1,710	\$4,444,781
FY20	1,805	\$5,112,200
FY21*	10,251	\$63,221,766
FY22*	18,317	\$162,483,624
FY23*	8,368	\$44,295,880

\* Denotes RAFT plus federal funds distributed via RAFT infrastructure by Metro Housing.

The chart above shows the trajectory of Metro Housing’s RAFT funding over the past five years as compared to FY13. FY20 and FY21 essentially were the ramp-up of a RAFT-based system of pandemic-related housing assistance delivery. Then, FY22 saw a nearly tripling of that assistance thanks to federal resources and the requisite changes to the administrative infrastructure to accomplish it. As pandemic recovery gained momentum, federal Emergency Housing Payment Assistance (EHPA) funds were depleted, and pandemic-related housing assistance needs began to subside, Metro Housing began yet another transition. FY23 was a year of evolving away from pandemic emergency assistance toward more RAFT-traditional assistance<sup>1</sup>.

<sup>1</sup> FY23 marked the end of pandemic-related federal assistance dollars with one exception: \$3.6 million in Emergency Rental Assistance funds. These funds were encumbered in FY23 and administered under traditional RAFT eligibility guidelines May-August 2023. Because of the nature of the ERA funds, they are included in this report as RAFT assistance.

## KEY FY23 FINDINGS

**\$44,295,880**

**IN ASSISTANCE**

to Metro Housing communities

**100%**  
**OF METRO HOUSING  
SERVICE AREA**  
received assistance

**29** communities

**13** Boston  
neighborhoods

**8,368**  
**HOUSEHOLDS**  
assisted

**\$5,293**  
**AVERAGE**  
per-household assistance

**rental arrearage**  
remained as the  
**TOP PAYMENT TYPE**  
and  
was **4X total**  
of all other types combined

**streamlined**  
**APPLICATION-TO-FUNDING  
PROCESS**  
resulting in faster turnround times  
for assistance

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## RAFT OVER THE YEARS

The history of RAFT tracks back to FY05, with a \$2 million line item to support households with an annual maximum assistance of \$2,000 per household. Funds could be used for security deposits, first and last month's rent, moving expenses, and utility arrears.

Between FY10 and FY12, state support for RAFT decreased dramatically. When RAFT was reintroduced in FY13, there were programmatic changes that remained relatively consistent until FY20, particularly the \$4,000 maximum assistance per household.

Beginning in March 2020 and through FY23, RAFT evolved again when need dramatically increased due to the onset and longevity of the COVID-19 pandemic. A supplemental state budget passed in June 2020 raised the FY21 statewide RAFT budget to \$20 million and increased the per-household maximum assistance from \$4,000 to \$10,000.

Between July 2020 and June 2022 (FY21 and FY22), Metro Housing distributed more than \$46 million in RAFT funds and nearly \$180 million in federal rental and mortgage assistance dollars for a total of \$226 million to help more than 28,000 families and individuals stay housed.

FY23 saw the near depletion of federal pandemic-related assistance, yet the Massachusetts legislature recognized the continuing need among Massachusetts residents. The state budgeted \$210 million statewide for RAFT in FY23 as the pandemic evolved into a chronic, rather than an emergency, status. Metro Housing's FY23 share was \$44.3 million, which helped stabilize the housing of more than 8,000 households in its service area.<sup>2</sup>

In addition to the state's increases in RAFT funding, changes in the delivery of RAFT services due to the pandemic response have created a more efficient system statewide. Many of these, including the implementation of a statewide online application process, were discussed in the FY22 RAFT report.

**TABLE 1: METRO HOUSING RAFT FUNDING FY13-FY23**

<b>Fiscal Year</b>	<b>RAFT Budget Amount</b>	<b>Households Assisted-Metro Housing Only</b>
FY13	\$2.4 million	919
FY14	\$2.6 million	986
FY15	\$2.8 million	1,001
FY16	\$3.6 million	1,319
FY17	\$3.8 million	1,903
FY18	\$3.7 million	1,392
FY19	\$4.4 million	1,710
FY20	\$5.1 million	1,805
FY21*	\$63.2 million	10,251
FY22*	\$162.5 million	18,317
FY23*	\$44.3 million	8,368

\* Years when RAFT was supplemented by federal pandemic relief funds.

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<sup>2</sup> Metro Housing thanks the Massachusetts Rental Assistance Processing (RAP) Center for its assistance processing a portion of the FY23 RAFT applications, helping to facilitate shorter application-to-funding timelines.

Furthermore, beginning in mid-FY23, the entire application process – from filing through funding – was integrated into a single system in which the status of any aspect of the application could be accessed immediately. Paperwork compliance improved, communication became more efficient, and application-to-funding wait times were reduced by half.

**TABLE 2: ELIGIBILITY & PROCEDURAL CHANGES TO RAFT/EHPA**

	<b>Before COVID-19 (FY13-FY20)</b>	<b>During COVID-19</b>	<b>Emerging from COVID-19</b>
Annual assistance limit	\$4,000 annual limit	Up to 15 – and eventually 18 – months of arrears & stipends	\$10,000 cap for FY23 \$7,000 cap for FY24
Income threshold	50% of AMI	80% of AMI	50% of AMI
Application process	Paper-based application process	Electronic (online) application process (with paper backup as necessary)	Fully electronic (online) application process (with paper backup as necessary); end-to-end data tracking
Flexibility	Strict application and qualification guidelines	Flexible guidelines in response to increased and varied need	Stricter application and qualification guidelines. Better information submission compliance with participants and property owners alike.

**DEMOGRAPHICS**

In Metro Housing’s FY22 RAFT/EHPA report, it was noted that review of the data, particularly that related to communities served and participant demographics, must be viewed through the lens of the extraordinary circumstances resulting from the COVID-19 pandemic. As noted earlier in this report, FY23 was a year of evolving away from pandemic emergency assistance toward more RAFT-traditional assistance, but gradually so.

The demographics of the households that received RAFT funding in FY23 from Metro Housing continue to be a dynamic that, along with other figures such as type of housing crisis and the distribution of funds across communities, demand closer reflection. Metro Housing is committed to that review in greater detail in a future RAFT report.

Meanwhile, of those households in FY23 that reported their race and ethnicity, Metro Housing served a somewhat similar proportion to previous years of Black/African American (35%), White (30%) and Hispanic/Latino (28%) households. Further, 57% of the heads of households receiving assistance identified as female, and 24% identified as male. Data from another 19% of households was unavailable; it either was not collected or not reported by a referring agency. The average household size was 2.3 people.

During the pandemic, RAFT applicant income eligibility was confirmed through verification processes completed via other state systems, such as the Department of Transitional Assistance and MassHealth, to automatically confirm income eligibility. This automation reduced the time needed to collect household income information from the participants themselves. Based on this data, nearly one-quarter of all RAFT households had zero income and another quarter reported income below 15% of area median income (AMI).

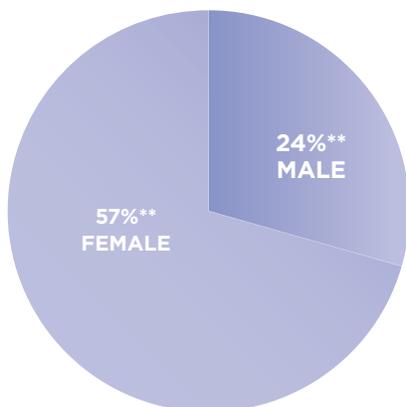
**TABLE 3:  
RACE & ETHNICITY OF HEADS OF HOUSEHOLD**

	<b>FY23 RAFT/ERA</b>
White	2,474 (30%)
Black/African American	2,919 (35%)
Indian/Native Alaskan	57 (1%)
Asian	216 (3%)
Hawaiian/Pacific Islander	37 (0%)
Multi-Racial	88 (1%)
*Not reported/data not collected	2,577 (31%)
<b>Ethnicity (can be any race)</b>	
Hispanic/Latino	2,364 (28%)
Non-Hispanic/Non-Latino	4,057 (48%)
*Not reported/data not collected	1,947 (23%)
<b>Race and Ethnicity</b>	
Non-Hispanic White	1307 (16%)

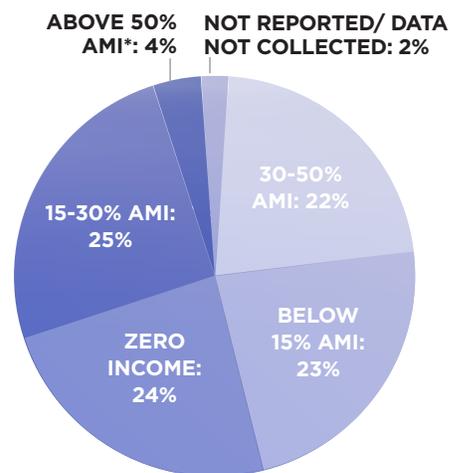
\*This data is not required to file an application for assistance; therefore some applicants choose not to self-identify with this data.

**CHART 1:  
AVERAGE HEAD OF HOUSEHOLD FY23**

Average Household Size: 2.3 persons



**CHART 2: RAFT INCOME TIER**



\*DTA MH Verified or \*DV (50-60% AMI)

## COMMUNITIES AND NEIGHBORHOODS

Multi-year comparisons of RAFT funds and households across communities will be undertaken in a future report. At this stage, it is worth noting that although residents of the City of Boston continue to receive the largest total amount of RAFT funding (\$21.5 million, or 49% of the total for FY23), that figure is considerably less than its pre-pandemic proportion of closer to 60%.

Other communities that received the most funding after Boston were Chelsea, Quincy, Revere, Everett, and Waltham, each with totals of more than \$1 million to help their residents remain stably housed.

Overall, households in every city and town in Metro Housing’s region, as well as every neighborhood in Boston, benefited from RAFT during this period.

**TABLE 4: FY23 COMMUNITIES AND HOUSEHOLDS SERVED**

	<b>Assistance</b>	<b>Households</b>			
Allston	\$419,422	78	Chelsea	\$3,681,752	663
Boston*	\$1,154,836	240	Everett	\$1,849,137	301
Brighton	\$495,703	100	Lexington	\$109,340	17
Charlestown	\$258,357	47	Malden	\$2,009,769	338
Dorchester	\$7,914,821	1,604	Medford	\$673,464	117
East Boston	\$1,779,158	333	Melrose	\$325,105	57
Hyde Park	\$1,737,010	336	Milton	\$179,692	40
Jamaica Plain	\$668,828	144	Newton	\$511,901	98
Mattapan	\$2,040,292	405	North Reading	\$102,829	16
Roslindale	\$966,243	192	Quincy	\$3,201,461	577
Roxbury	\$3,324,291	731	Reading	\$188,684	31
South Boston	\$231,716	50	Revere	\$2,764,427	456
West Roxbury	\$474,760	85	Somerville	\$803,101	161
<b>Boston Subtotal</b>	<b>\$21,447,436</b>	<b>4,342</b>	Stonham	\$200,680	33
			Wakefield	\$269,696	42
Arlington	\$189,149	35	Waltham	\$1,505,402	252
Bedford	\$123,881	28	Watertown	\$301,681	54
Belmont	\$185,041	32	Wilmington	\$194,315	36
Boston	\$21,447,436	4,342	Winchester	\$46,653	7
Braintree	\$582,210	107	Winthrop	\$589,167	96
Brookline	\$207,381	40	Woburn	\$809,886	143
Burlington	\$343,511	62	Other/Out of State	\$13,585	2
Cambridge	\$885,545	185	<b>TOTAL</b>	<b>\$44,295,880</b>	<b>8,368</b>

\* Boston neighborhoods include Aquarium, Back Bay, Battery Wharf, Beacon Hill, Chinatown, Common and Government Center, Fenway, North End, Northeastern, and Seaport.

Success of Metro Housing’s pandemic relief assistance efforts can be attributed in part to our partnerships with community-based organizations. These organizations understand where RAFT can fit into a multi-faceted approach to financial assistance for residents at risk of losing their housing and, often, more. RAFT can be paired with such resources as utility assistance to create a wrap-around plan to support residents’ housing stability.

We value and nurture our relationships with such organizations as Quincy Community Action Program, East Boston Neighborhood Health Center, Asian Community Development Corporation, Massachusetts Alliance of Portuguese Speakers, and The Neighborhood Developers (TND/CONNECT) as a way to strengthen our neighborhood presence and effectiveness.

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Homelessness prevention in the City of Boston: 6,138 households in Boston received assistance from RAFT and the city’s Rent Relief Fund, which Metro Housing administered on behalf of the City of Boston. Total funding (RAFT plus RRF) in Boston was \$26.9 million.<sup>3</sup>

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## FUNDING NEEDS

Since FY13, Metro Housing has tracked what RAFT and RAFT/EHPA funds were used for, what residents need to retain housing. By far, the most consistently applied-for need was and remains assistance with rental arrears.

This is not surprising. Greater Boston is one of the most expensive housing markets in the country. According to the National Low Income Housing Coalition, metropolitan Boston is the sixth most expensive rental housing market in the United States for FY23. To afford a fair market rate, two-bedroom rental home in Greater Boston, a person would have to work a 111-hour week – the equivalent of 2.8 full-time jobs – at minimum wage.<sup>4</sup>

For that reason, and because maintaining tenancies was a primary focus for many property owners, rental arrears accounted for a full 80% of all RAFT payments by Metro Housing in FY23.

**TABLE 5:  
FY23 ASSISTANCE/NEEDS CATEGORIES**

Rental Arrears	80%
Stipends*	10%
Security Deposit	4%
First/last month rent	3%
Utility arrears	3%
Moving	<0.5%
Furniture	<0.5%
Misc./Other	0%

\* The Executive Office of Housing and Livable Communities defines rental stipends as assistance given for prospective rent, costs related to upcoming rent as opposed to rent that is in arrears. Source: Federal Emergency Rental Assistance (ERAP) Program FAQ, April 23, 2021.

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<sup>3</sup> Boston’s Rent Relief Funds administered by Metro Housing helped 1,796 Boston residents with a total of \$5.4 million in FY23.

<sup>4</sup> National Low Income Housing Coalition, Out of Reach 2023, Washington, D.C., 2023

## CONCLUSIONS & RECOMMENDATIONS

**The introduction of centralized applications systems in FY22 was instrumental in tracking the number of applications statewide and reducing application-to-funding wait times.**

The FY23 revision to the centralized application incorporated additional automation including address verification, Tax ID verification, and income verification based on MassHealth/DTA eligibility. This end-to-end tracking system resulted in improved paperwork and documentation compliance, more efficient communication, and reduced application-to-funding wait times.

**Our community-based organizations (CBOs) were an important part of the success of the program, as they are deeply ingrained in the cultures and needs of their own constituencies.**

In addition to assisting with the application process, those organizations were able to provide additional support services that their individual organizations offer. The ongoing relationships Metro Housing has with community-based organizations has helped it maintain its regional, geographic diversity and language capacity.

**RAFT funding in the FY24 state budget is \$190 million. This represents a significant increase in a resource that has proven to be a critical factor in keeping families stably housed.**

With RAFT's positive outcomes year after year, Metro Housing and other housing advocates hope that this level of funding is the new floor for future budget conversations.

**Changes to RAFT eligibility that resulted from the pandemic and that remain in place will help many Massachusetts residents stay housed as we continue to emerge from the pandemic's economic impacts.**

One example: During the height of the pandemic, the per-household maximum benefit was raised from \$4,000 to \$10,000. This allowed residents with long-term unemployment and other pandemic-related income loss to access assistance with multiple months' rental and/or utility arrears. Although that threshold has been lowered from \$10,000 to \$7,000 for FY24, it is still a significant increase over the \$4,000 of pre-pandemic years.

This should encourage more property owners to work with tenants on securing RAFT assistance for rental payments rather than evicting tenants for nonpayment. Or, the reduced funding could result in increased eviction filings and other court action. The actual effects remain to be seen, although there is some preliminary early FY24 evidence that families are maxing out at \$7,000, with unknown consequences to follow.

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